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Rosemead

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TABLE OF CONTENTS

Page

CHAPTER ONE

INTRODUCTION

BACKGROUND

HOUSING ELEMENT

PURPOSE

INTENT AND SCOPE

City of Rosemead

RELATIONSHIP TO OTHER PLANS AND DOCUMENTS

USE OF EXISTING AND CONCEPT PLANS

EXPLANATION

CHAPTER TWO

ASSESSMENT AND IMPROVEMENT

BACKGROUND

POPULATION AND EMPLOYMENT

POPULATION

EMPLOYMENT

ANALYSIS AND SUMMARY

HOUSING DEMAND ANALYSIS

TYPE OF HOUSING

HOUSING CHARACTERISTICS

SELECTED HOUSING CHARACTERISTICS

ANALYSIS AND SUMMARY

HOUSING CONSTRAINTS

ADDITIONAL

Adopted September 29, 1981

CHAPTER THREE

HOUSING POLICY

INTRODUCTION

HOUSING POLICY

HOUSING NEEDS

HOUSING NEEDS

HOUSING NEEDS

HOUSING NEEDS AND IMPROVEMENT

HOUSING NEEDS

HOUSING NEEDS

HOUSING NEEDS

HOUSING NEEDS

HOUSING NEEDS

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TABLE OF CONTENTS

	<u>Page</u>
CHAPTER ONE: INTRODUCTION	
BACKGROUND	1
PURPOSE	1
INTENT AND SCOPE	1
RELATIONSHIP TO OTHER ELEMENTS AND DOCUMENTS	2
USE OF RELEVANT AND CURRENT DATA	2
CITIZEN INPUT	3
CHAPTER TWO: ASSESSMENT AND INVENTORY	
BACKGROUND	4
POPULATION AND EMPLOYMENT	5
POPULATION	6
EMPLOYMENT	13
ANALYSIS AND SUMMARY	15
HOUSING CHARACTERISTICS	18
TYPE OF STRUCTURES	18
HOUSING CONDITION	21
SELECTED HOUSING CHARACTERISTICS	24
ANALYSIS AND SUMMARY	29
HOUSING CONSTRAINTS	30
MARKET CONSTRAINTS	30
GOVERNMENTAL CONSTRAINTS	30
CHAPTER THREE: HOUSING NEEDS	
INTRODUCTION	32
FAIR SHARE ALLOCATION	32
IMMEDIATE NEEDS	33
AFFORDABILITY	33
AVAILABILITY	33
SUITABILITY AND HABITABILITY	34
SPECIAL NEEDS	35
LARGE FAMILIES	35
HANDICAPPED/ELDERLY	35
MINORITY HOUSEHOLDS	35
FEMALE-HEADED HOUSEHOLDS	35
FUTURE NEEDS	37

CHAPTER FOUR: HOUSING PROGRAM

GOALS	38
OBJECTIVES	39
PRESERVING AND MAINTAINING EXISTING NEIGHBORHOODS AND HOUSING SUPPLY	39
PRESERVING AFFORDABILITY	40
ADEQUATE PROVISION	41
IMPLEMENTATION MEASURES	42
ISSUES	42
PROGRAMS	42

APPENDIX: HOUSING ASSISTANCE PLAN

Establishment of Housing Goals

Housing goals incorporating local, regional and statewide objectives are established as guideposts in developing housing programs and answering local housing needs.

Development of a Housing Program

Policies, objectives, plans and programs for a 5 year housing program are identified. These include programs to overcome issues which would otherwise prevent the attainment of Housing Goals.

RELATIONSHIP TO OTHER ELEMENTS AND DOCUMENTS

The Housing Element contains several policies, objectives, and implementation measures which directly relate to other elements in the General Plan. A significant and direct relationship exists between the Housing and Land Use Elements. Data, issues and policies reported in a Preliminary Draft Land Use Element (11/20/80) for the City of Rosemead are incorporated in this Housing Element, where appropriate.

In addition, the circulation element proposes a transportation system which serves in providing access to work centers, schools, shopping areas, etc., for both existing and future residents; while other elements of the General Plan relate to the environmental quality, the preservation and conservation of natural resources, and public health and safety. Plans and programs under various elements establish opportunities and constraints for proposed residential uses. As such, the development of this Housing Element has taken into account the various issues and programs recommended throughout the General Plan.

Although the Housing Element contains the basic policies and guidelines for resolving a variety of local housing issues, its implementation is greatly achieved through the adoption of housing policies in the City's Zoning Ordinance, Subdivision Ordinance, Building Codes and Code Enforcement programs. A Comprehensive Housing program is not complete unless and until there is full coordination among these documents as well as between the public and private sectors.

USE OF RELEVANT AND CURRENT DATA

To properly understand housing, a complete review and analysis of community's population characteristics and housing stock must be performed. An attempt has been made to use the most current socio-economic and building data available in the development of this Housing Element. However, at the time of adoption, detailed 1980 U.S. Census data was unavailable. As a result, the primary source of data is the U.S. Census, 1970 report. Where reasonably available, this data was updated with more current information. Finally, where outdated data proved to reflect an obsolete fact or issue, the current attitudes or findings of local staff or decision-makers prevail.

CITIZEN INPUT

The development of this Housing Element was greatly facilitated by citizen input received for housing programs and land use - housing issues. This citizen input was instrumental in identifying primary housing goals and issues as well as assigning priorities to the Community Development Block Grant Program relative to housing.

Additional citizen input was received by means of the public hearing process on the adoption of the Housing Element.

CHAPTER TWO

ASSESSMENT AND INVENTORY

BACKGROUND

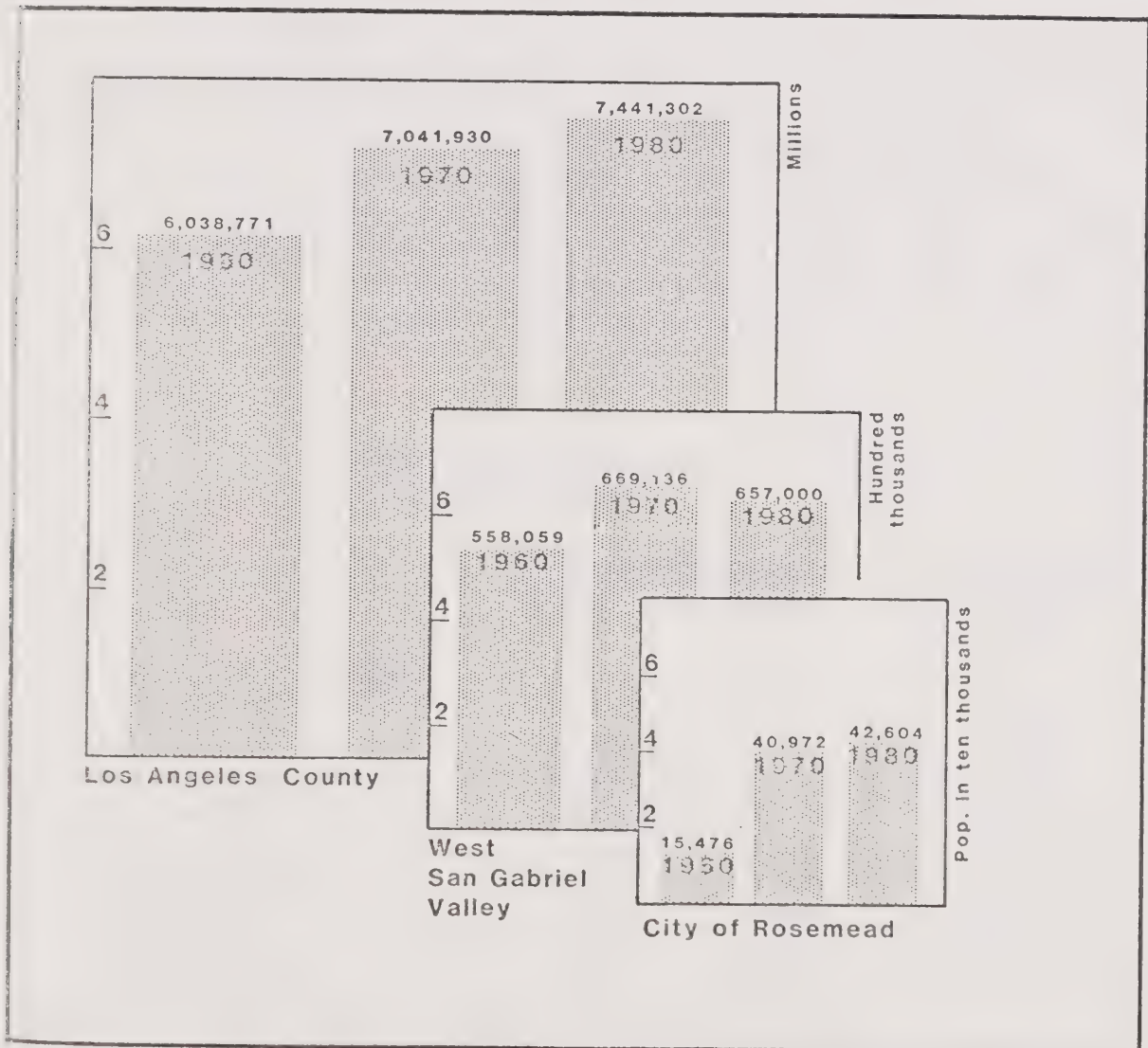
The provision of adequate housing opportunity and an acceptable living environment for all segments of the community, particularly low and moderate income individuals and minorities, has been a growing concern to government agencies of the federal, state and local level. This concern is demonstrated through the state requirement for a Housing Element. In addition, the U.S. Department of Housing and Urban Development requires an adopted Housing Element as a prerequisite to participation in many federally funded housing-related programs.

The City of Rosemead adopted a comprehensive General Plan in 1972 which included a Housing Element. Changes in State statutes at this time necessitate the formulation of a revised Housing Element. This revised document discusses recent population and housing trends, assesses current and forecasted housing needs and problems and the constraints to meeting these needs, sets forth goals and policies to guide public action, and provides a strategy and action plan. The Element is not intended as an exhaustive or permanent document, but should be updated when necessary to reflect changing conditions and needs.

POPULATION AND EMPLOYMENT

To determine the future housing needs for Rosemead, several population factors and variables must be explored, including demographic, socio-economic and employment data and trends. The community makeup, which follows is a summation of data available through various sources including the U.S. Census (1970 and 1980 Reports); special studies performed in Rosemead; building permit files; and other various sources.

Figure 1. Growth Trends, 1960-1980



Source: U.S. Census, 1960-80

POPULATION

Trends

The population growth of the City of Rosemead has largely been a function of the geographical area of the City. That is to say that subsequent to its incorporation in 1959 the land area comprising the City's jurisdiction almost doubled to its present area of 4.9 square miles. That increase in area has resulted in the significant increase in population between the years 1960 and 1970 reflected in Figure 1. Although new development did play a modest part in that increase, the amount of new growth or incoming population would not have been as significant except for the annexation of areas south of the San Bernardino (I-10) Freeway.

Population Forecast

Projections for the future growth of the community and the region are a matter of continuing debate. As no one can foretell the future, similarly population projection models are intended as forecasts to plan for future needs. In the Draft Land Use Element for Rosemead (11/12/80 hereinafter referred to as "Draft L.U.E.") a projection of future population is made. In addition, population forecasts for Rosemead and the region have been developed by the Southern California Association of Governments (SCAG). The SCAG forecasts initially developed in 1975 are very extensive and detailed computer models which provide a regional perspective on local and regional growth.*

TABLE A
GROWTH FORECAST - 2000
ROSEMEAD

<u>Forecast Model</u>	<u>Base Projection</u>		<u>Adjusted Projection</u>	
	<u>1990</u>	<u>2000</u>	<u>1990</u>	<u>2000</u>
1. Average Growth Rate (1970-1980) Draft L.U.E.	45,400	47,619	44,236	45,868
2. SCAG 76-M	40,000	41,110	43,002	44,102
3. Local/E-150	40,100	41,200	43,102	44,202
4. Concentrated	40,600	43,100	43,602	46,102
5. Dispersed	38,300	38,800	41,302	41,802
6. Coastal Desert	40,300	40,900	43,302	43,902
7. Low (E-0)	39,100	39,700	42,102	42,702
8. SCAG - 78	39,400	39,400	42,604	42,604

Source: Draft Land Use Element, Rosemead; 1980
Draft Development Guide, Volume 1, SCAG: May 1978
Draft SCAG - 78 Forecast Policy; August 1978

* Six alternative growth forecasts developed by SCAG (numbered 2 through 7 in Table A) vary relative to alternative growth scenarios in the region. They range in degree from a high density urban core entitled "concentrated" to a growth model which is dispersed more evenly throughout the region.

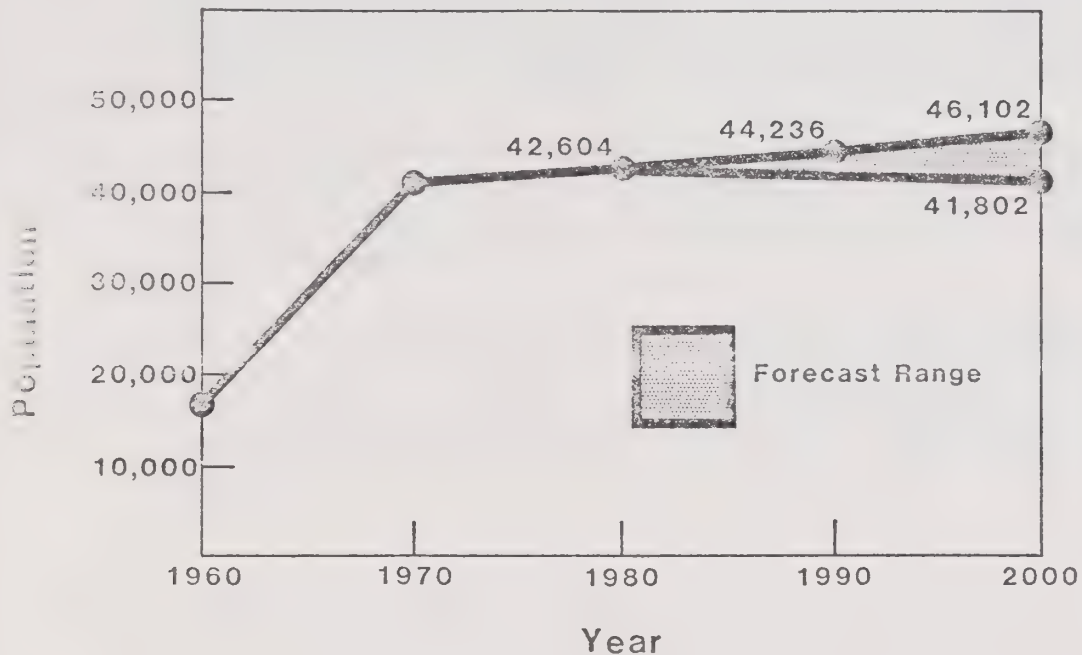
Each of the SCAG forecasts and the Draft L.U.E. forecast may be updated as a result of more accurate base data—namely the 1980 Census total population reports. Table A (Growth Forecast – 2000), reports the alternative projections as well as adjustments made in light of recent census data reporting the 1980 population count for Rosemead.

In the absence of a certified or adopted population forecast for the City of Rosemead this Housing Element is based upon a range of adjusted projections cited in Table A. Several assumptions which have been made a part of the SCAG forecast models described above, are suggested as relevant assumptions for Rosemead as well:

- 1) The City's jurisdictional boundaries will not be altered significantly from the 1981 boundaries.
- 2) The City will maintain its land use balance, primarily as a residential community supported by supplemental commercial services; and secondarily providing a light industrial land use base to encourage local employment and tax revenues.
- 3) The fertility rate projection will be approximately 2.1 live births per woman, regionwide.
- 4) Net migration into the State will be approximately 150,000 persons annually.
- 5) There will be an upward trend in the age composition, creating a higher median aged population, regionwide.
- 6) The average persons per dwelling unit will decrease to the regional projected average of 2.48 persons per dwelling unit for the year 2000.
- 7) The vacancy rate will approximate the regional average of 4% in the year 2000.
- 8) The average labor participation rate will approximate the regional average of 65% in the year 2000.
- 9) Unemployment will decrease from 9.3% in 1975 to 5% in the year 2000.
- 10) A more balanced regional transportation network will be developed by the year 2000.
- 11) There will be an adequate water supply to accommodate forecasted growth.

The forecast range therefore was updated to reflect the 1980 Census total population count and a - 1.9% to + 8.2% increase in population through the year 2000 as illustrated in Figure 2.

Figure 2. Population Forecast, Year 2000



Source: U.S. Census, 1960-80

Based upon the maximum estimated growth rate the City's population may increase by as much as 4,300 persons by the year 2000. Recognizing the minimal amount of vacant land throughout the City, the minimal growth demand may be satisfactorily accommodated over the next twenty years through a selective infill development and recycling process. That is to say that older and less marketable housing stock may over time be rebuilt or redeveloped to suit the housing needs of the community.

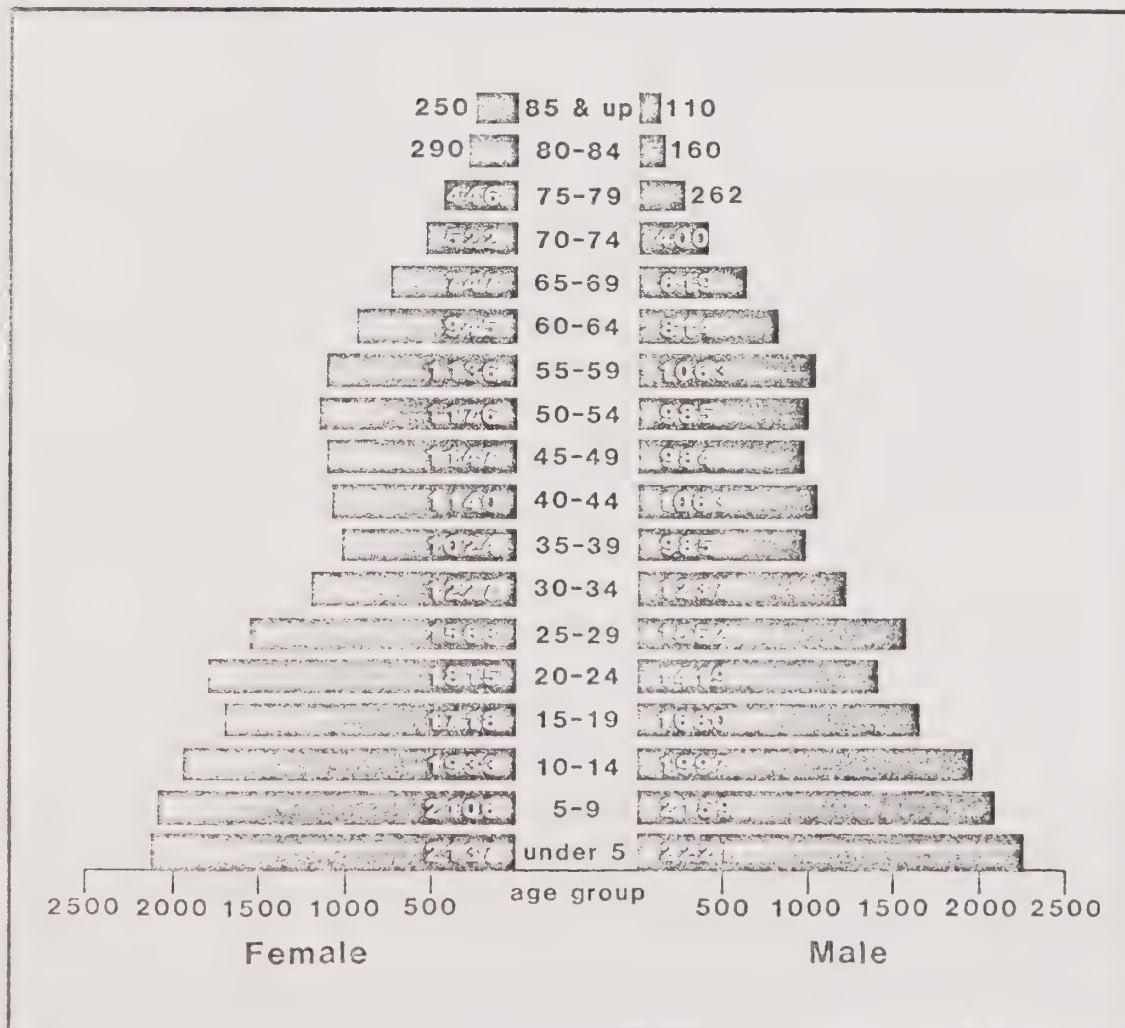
General Characteristics

In addition to total population counts and projections are several demographic characteristics which further define housing need. Among these characteristics are age, family size and ethnic composition.

The distribution of population by age group is an important factor in determining the general population makeup. The age-sex pyramid in Figure 3 illustrates in graphic form the balance in population by gender and age. Significant points in this 1970 age-sex pyramid are:

- 1) The population is closely balanced between gender and age through the age 30 after which the male population is significantly outnumbered by the female population (1.2 to 1). This may suggest a trend towards an increasing number of female headed households.
- 2) The gender balance for senior citizens (age 60 and above) is weighted by as much as 35% towards females (1.35 to 1), which suggests that one-person households at the senior level may represent a special housing need.
- 3) There is an increasing younger school age population which suggests classroom demand is not on the decline. Noting that the data contained in Figure 3 is derived from the 1970 Census, the City's school districts can verify the need for additional classroom facilities.

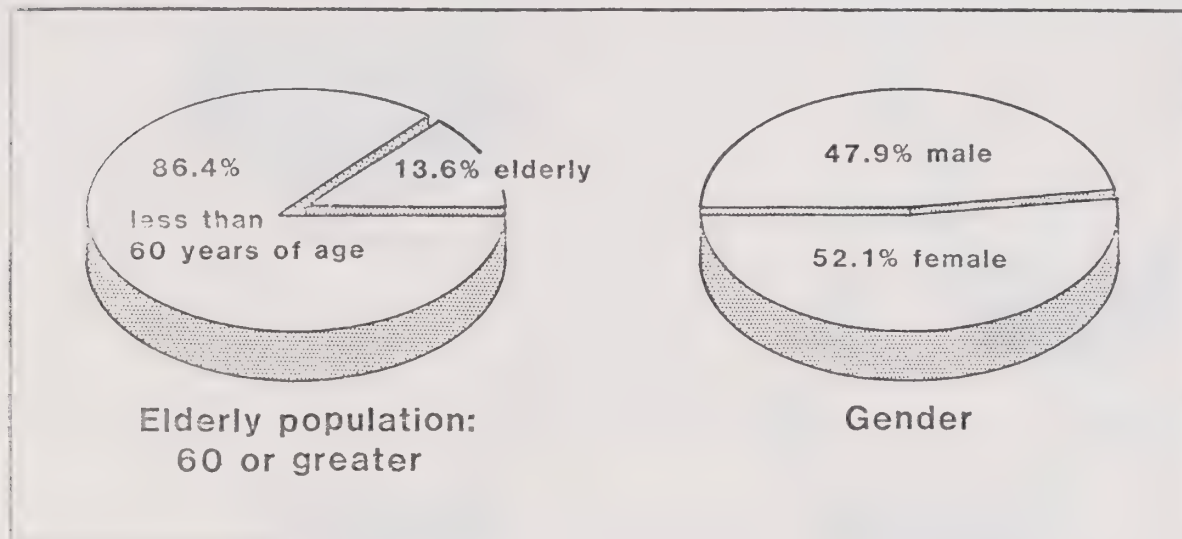
Figure 3. Rosemead Population by Age and Sex, 1970



Source: U.S. Census, 1970

The percentage of elderly population to the total population and gender split are also illustrated in Figure 4. The elderly population which is 13.6% of the total City population represents a substantial segment of the community with special housing needs.

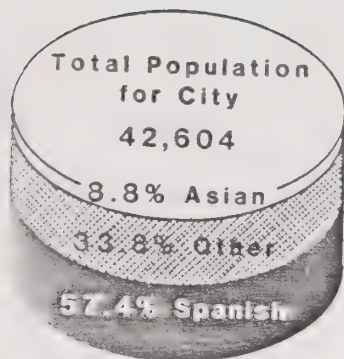
Figure 4. Selected Population Characteristics-Rosemead, 1970



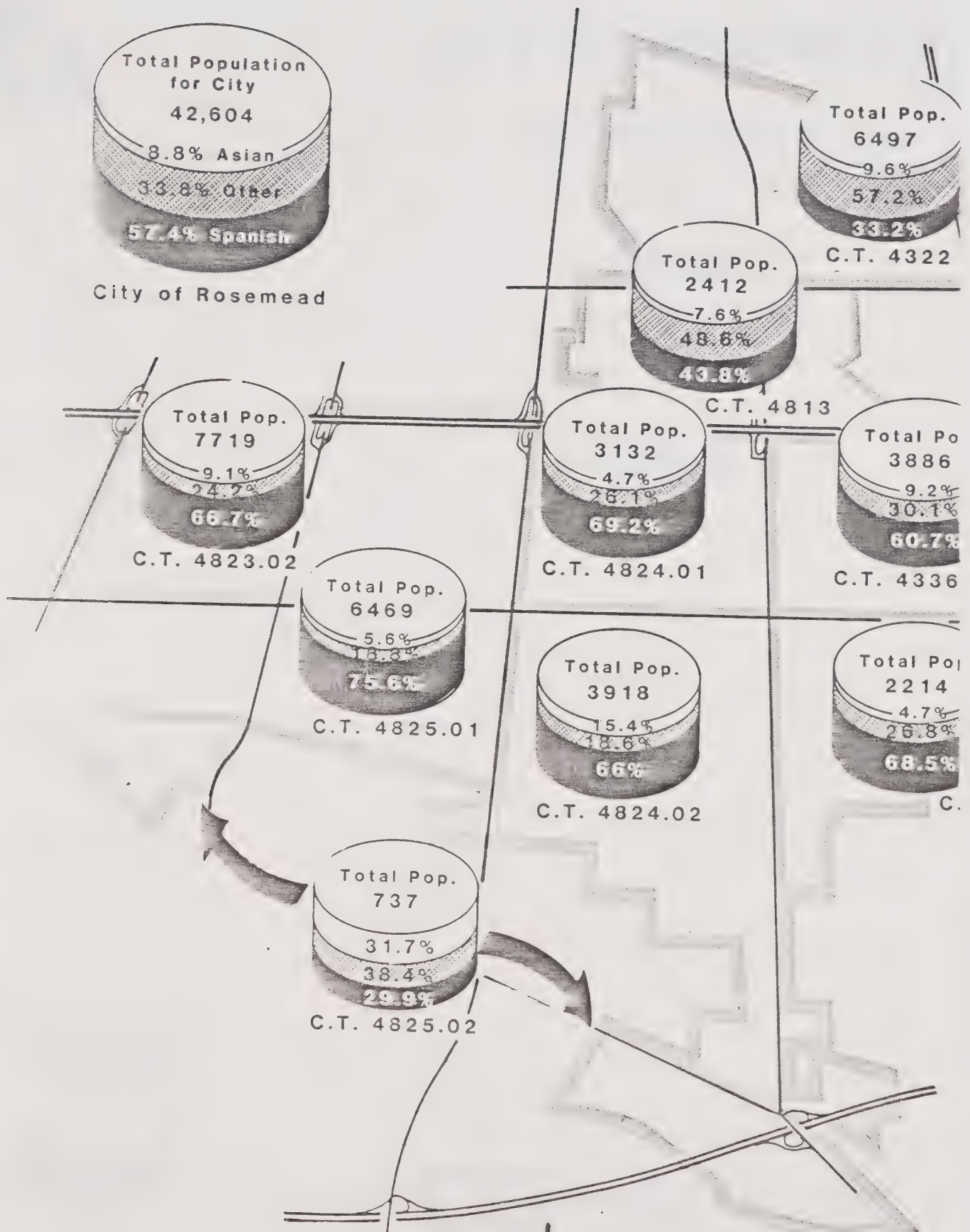
Source: U.S. Census, 1970

The average household size in the City of Rosemead has remained rather constant where in 1980 the average household size was 3.14 persons per household (1970 average household size was 3.10 persons per household). A significant factor relative to household size is the number of large member households (5 or more persons). The Southern California Association of Governments reported a total of 2,586 large households in all economic segments (1975 Housing Needs Analysis, SCAG). Of those households, 707 are reported to be in lower income categories which would be eligible for special housing assistance (1977, Housing Assistance Plan, SCAG). While there was no significant increase in the average household size between the years 1970 and 1980 there is concern for the number of large family households as there is a tendency for lower income-large family households to live in overcrowded conditions.

Characterizing the community further are its ethnic composition and reported changes in ethnicity in the ten year period ending in 1980. The racial balance of Rosemead did not significantly change between 1970 and 1980 for the City as a whole. However, the most recent census reports (1980) reflected in Figure 5 suggest an increase in the Spanish heritage population from 36% in 1970 to 57.4% in 1980. Although the 1980 Census reports suggest a 60% increase in this population group that increase may be over exaggerated due to a more detailed reporting procedure instituted in the 1980 Census (1980 Census data for ethnicity is unofficial and should not be directly compared to 1970 figures. This data is presented for information purposes only). However, the significance of the 1980 distribution between the Spanish origin populace and others should not be overlooked. The "Spanish origin" and "Asian and Pacific Islander" population groups which demonstrated the most significant numerical changes during the 1970's are also depicted geographically by census tract on Figure 6. This figure illustrates that heavier concentrations of Spanish and Asian residents are located in the southern part of the community south of the San Bernardino Freeway.



City of Rosemead

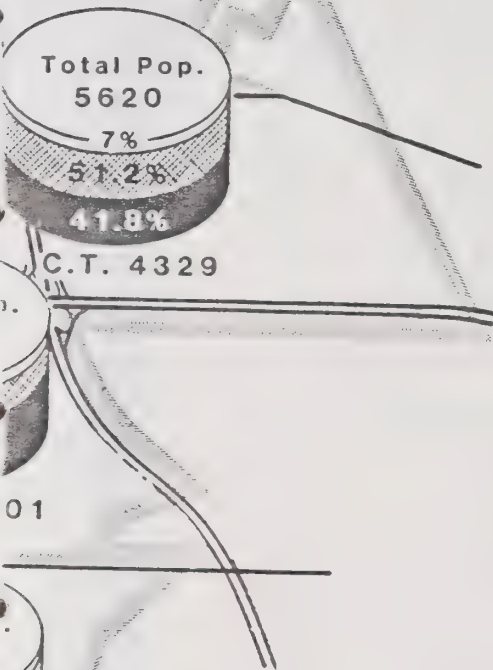


CITY OF ROSEMEAD

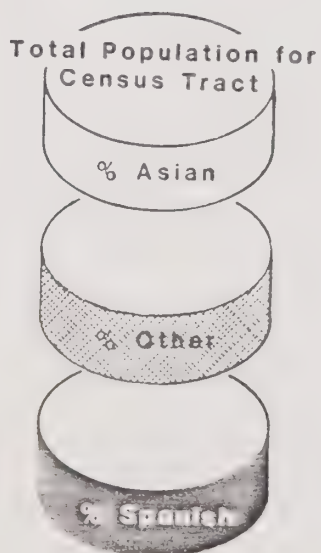
SPANISH-ASIAN DISTRIBUTION

1980

FIGURE 6

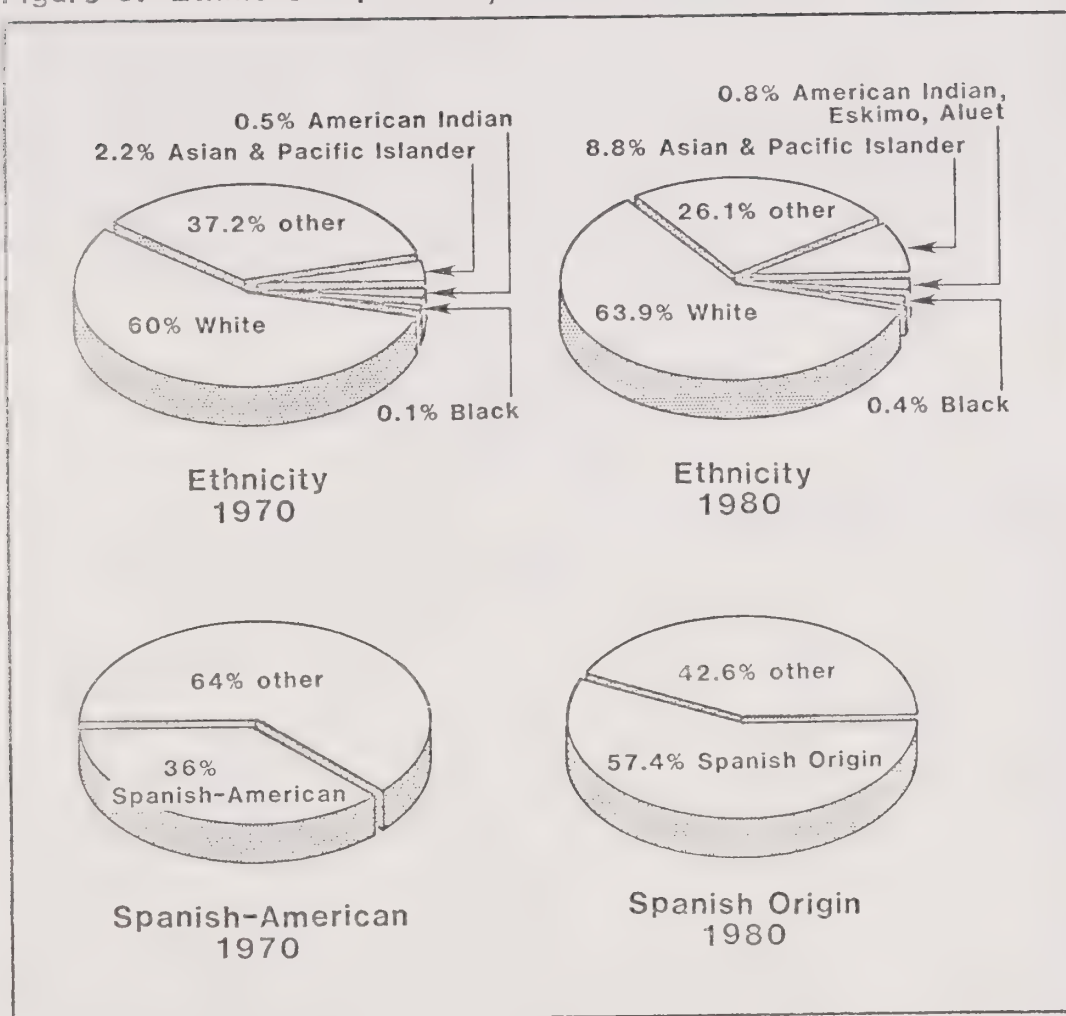


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Figure 5. Ethnic Composition, 1970-1980



Source: U.S. Census, 1970-1980

EMPLOYMENT

Workplace

Employment and related factors heavily influence the housing market in terms of regional and local housing distribution, housing costs, and housing types.

Table B illustrates the source of employment for Rosemead residents as reported in the 1970 Census. By far the most significant employing industry is manufacturing which includes the manufacture and production of furniture, metal products, machinery, electrical apparatus, food, textiles, printing, chemical and other durable and non-durable goods. Manufacturing industries provided approximately 30 percent of the employment opportunity for the work force over the age 16 in Rosemead. While data by industry is unavailable, the income earned by workers in this industry is generally lower than other industries, thereby resulting in less spendable income available for housing.

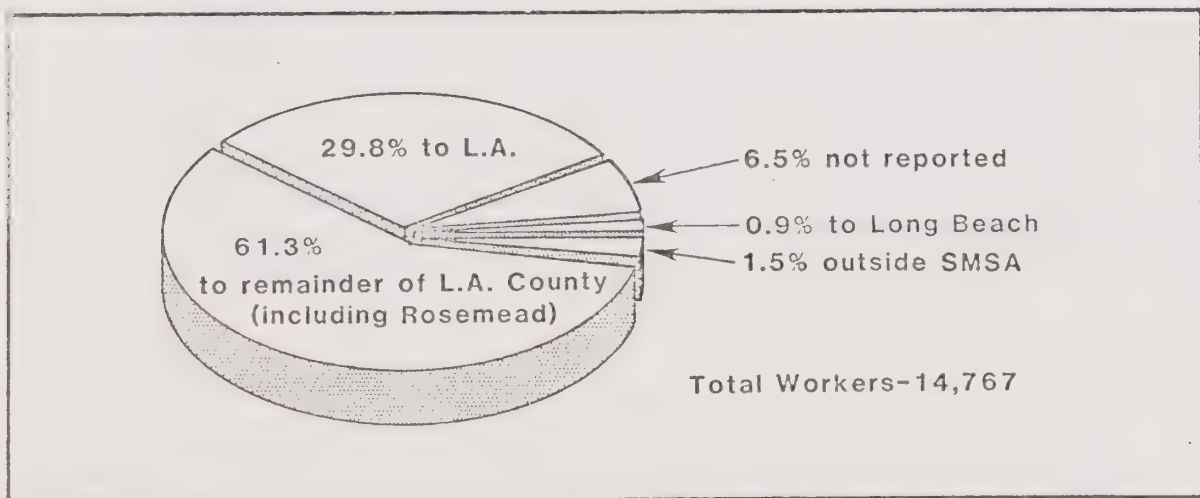
TABLE B
INDUSTRY OF EMPLOYED PERSONS
ROSEMEAD, 1970

	<u>% of Total</u>	<u>Total</u>
Total Employed, 16 Years Old and Over	100.0	15,071
Industry		
Agriculture	1.0	149
Mining	.3	50
Construction	6.5	978
Manufacturing	29.2	4,402
Transportation	4.8	725
Communications	1.5	219
Utilities	1.8	272
Wholesale Trade	5.3	800
Food, Bakery and Dairy Stores	3.2	483
Eating and Drinking Places	3.2	486
General Retail Trade	9.9	1,495
Banking, Insurance and Finance	5.4	816
Repair and Personal Services	8.1	1,224
Entertainment and Recreation	1.1	160
Hospitals and Health Services	5.0	753
Education	5.2	777
Religions	1.5	223
Legal, Engineering and other Professional Administration	7.0	1,059

Source: U.S. Census, 1970

though 1970 Census data does not report the number of workers which work within or close proximity of their resident community, existing data allows for the following findings: 1) a large proportion of residents are in the manufacturing industry; 2) as illustrated in Figure 7 (Employment Commuting Patterns) greater than 61% of employees commute to areas in Los Angeles County other than the City of Los Angeles or Long Beach; and 3) the West San Gabriel Valley area provides numerous opportunity for manufacturing and non-manufacturing industries. Therefore it is presumed that the majority of Rosemead residents work within a reasonable commute of their residence. The significance and relevance of the commuting patterns to place of employment is essentially two fold. First, as transportation costs increase less spendable income is available for housing and living costs. Basic economic principals suggest that the closer one is to the market (or employment) place the higher the cost of land. Secondly, the farther one lives to work, the greater the transportation costs and therefore less income availability for housing and living costs.

Figure 7. Employment Commuting Pattern, Rosemead, 1970



Source: U.S. Census 1970

During the ten year period between 1970 and 1980 the reported average household income in Rosemead increased from \$9,142 (U.S. Census, 1970) to \$15,004 (Draft Economic Development Strategy; Willdan Associates/Alfred E. Willdan Associates; 1980). Although this represents a 75% increase in average household incomes, that increase is diminished significantly when compared to the relative increase in the cost of living over that same time frame. While detailed census and income data was unavailable at the time of this study, estimates and comparisons of available data can be found helpful in further characterizing Rosemead's housing market.

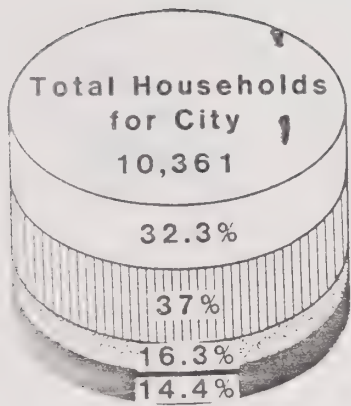
Figure 8 illustrates the City's income distribution as reported in the 1970 census. Income categories have been simplified to reflect as close as possible the income distribution in terms of low and moderate income values where low income is less than 80% of the median income of a community and moderate income ranges from 80 to 120% of the median household income. Under these definitions in 1970 approximately 67.7% of the community earned low and moderate incomes.

For comparative purposes, the detailed data illustrated in Figure 8 can be dated with 1980 income estimates (Willdan /Gobar). As indicated above the estimated average household income in 1980 was \$16,004. Furthermore, HUD income qualifications for special housing programs in 1981 limits annual income (for a family of four) to \$17,100. HUD representatives indicate that according to 1977 income tax figures 50.7% of the Rosemead households qualify for lower income (80% of median income) programs (Economic and Market Analysis Division). Although this reflects very generalized data, it may be reasonable to conclude that from this data alone, the general earning power of Rosemead residents has a slightly improved between 1970 and 1980.

ANALYSIS AND SUMMARY

The data and figures previously presented suggest several characteristics of the populace which should be considered in determining housing need. An analysis and findings of those characteristics follow:

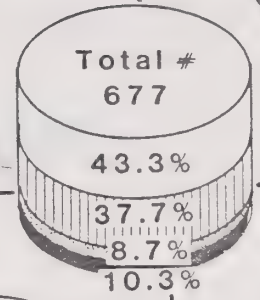
- 1) The City of Rosemead has generally grown to the land capacity of its incorporated area (exceptions noted in "Housing" sub-section) and is not expected to grow in population any greater than to approximately 46,000 persons by the year 2000. However, it is anticipated that population growth will not be as great a factor in determining and satisfying housing need as will socio-economic, governmental and regional factors. On the contrary, population growth will more than likely be a result of more critical housing and land use policies, programs and decisions dealing with the socio-economic and commercial-industrial land use needs of the community.



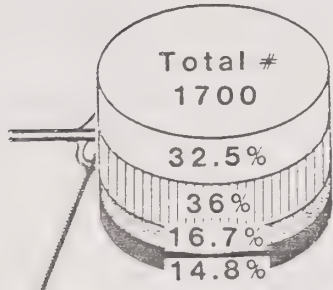
City of Rosemead



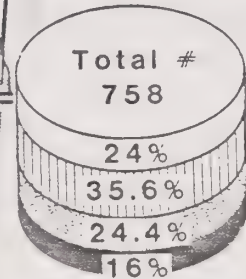
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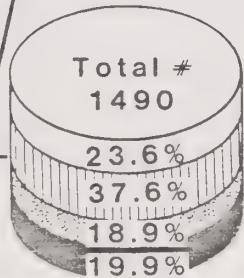
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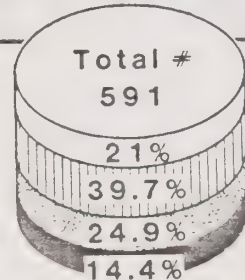
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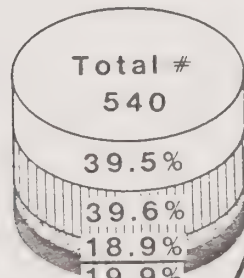
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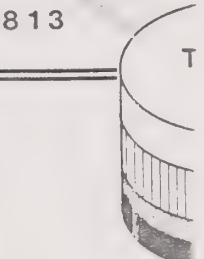
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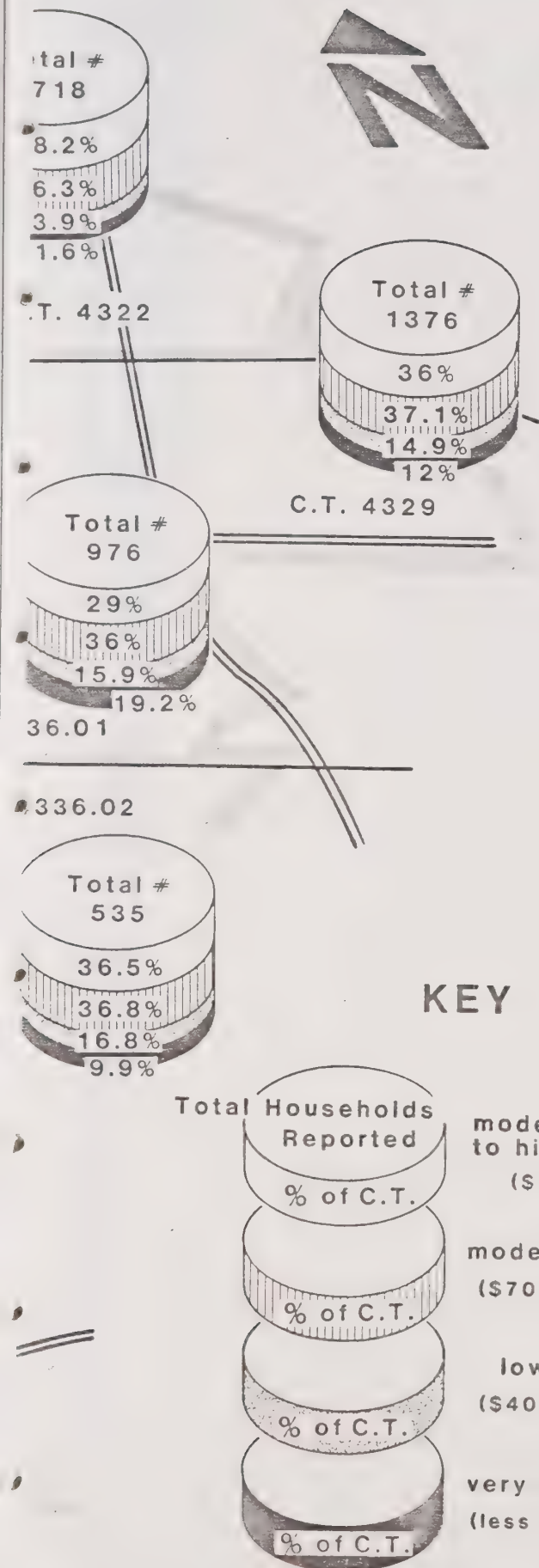
CITY OF ROSEMEAD

INCOME DISTRIBUTION APPROXIMATED

1969

SOURCE: U.S. CENSUS, 1970

FIGURE 8



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- 2) The 1970 age-gender distribution suggests there may be special housing needs and considerations for specialized groups of the community, namely the elderly and female headed households.
- 3) Although ethnic composition independent of anything else does not present a housing need, the large proportion of Spanish origin residents should not be overlooked. Census data compiled in 1970 indicates that Spanish origin households were consistently larger than the median household size of the community (Spanish-3.95; City-3.10). It may then be concluded that a general housing need for a large proportion of the community is for larger homes with adequate numbers of bedrooms. This is also supported, by SCAG analyses which indicate a total of 707 large family households requiring larger housing units.
- 4) During the 1970's the City received a significant influx of Asians and Pacific Islanders resulting in a marked increase in that population group. Although as a minority that group represents approximately 8.8% of the City's population the significant increase during the ten year period reported illustrates the changing characteristics and backgrounds of the community.

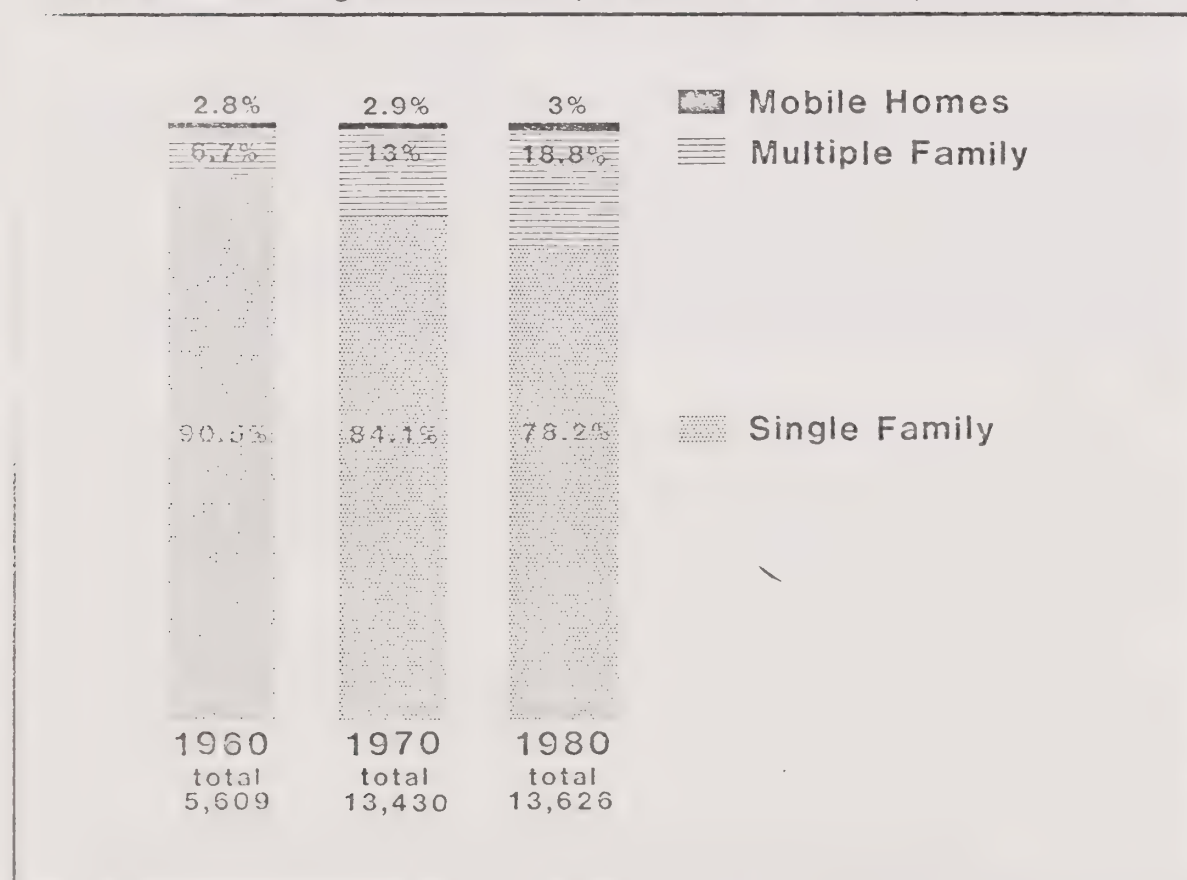
HOUSING CHARACTERISTICS

TYPE OF STRUCTURES

Housing Units

The City of Rosemead is an urbanized, mature community of predominately single-family houses. As with other Southern California Communities which experienced their greatest period of growth after World War II, Rosemead has undergone a minor transition from single-family units to higher density residential units. This trend is illustrated in Figure 9 and Table C, below.

Figure 9. Housing Breakdown, Percent of Total, Rosemead



Source: U.S. Census 1960, 70, 80

TABLE C
HOUSING TRENDS
Rosemead 1960-70-80

	<u>1960</u>	<u>1970</u>	<u>1980</u>
Single Family Units	5,075	11,296	10,657
Multiple Family Units*	377	1,735	2,558
Mobile Homes	157	399	411
Total Residential Units	5,609	13,430	13,626

* Includes duplexes, triplexes, apartments and condominiums
SOURCE: U.S. Census, 1970 and 1980

Although building and housing inventory records suggest that there may be a trend towards higher density development, it has been found that the shift in housing densities is due in large part to developed land annexed to the City between 1960 and 1980. It is fair to conclude that the City has not strongly advocated high density redevelopment and continues to advocate the predominant single-family character throughout most the neighborhoods in the City. For the most part, higher density residential development has been directed towards higher accessibility areas of the community.

The increasing trend of multiple-family units, most of which were wither constructed or annexed to the City between the years 1960 and 1970, will more than likely subside in the coming years due to decreasing availability of multiple residentially zoned properties and City land use policies and goals which encourage. . .

" . . . the maintenance and conservation of existing single-family houses and the preservation of existing low-density neighborhoods throughout the community." (Draft Land Use Element)

" . . . only additional residential development that is necessary to replace older deteriorated housing stock and to provide for the natural increase in population, but not to encourage higher densities that will stimulate population growth." (Draft Land Use Element)

Finally, proposed land use policies are further supported by and reflect increasing concerns for the availability of adequate water facilities, the inability of the School Districts to provide adequate facilities for increased enrollments and the diminishing fiscal capabilities of the City to provide associated City services.

Mobile Homes

Traditionally, the City has regulated the location of mobile homes throughout the community with zoning regulations which require the location of mobile homes in specially designed and improved mobile home park developments. As a result sixteen mobile home park sites exist offering a total of 428 mobile home spaces.

In keeping with legislation promulgated by the California State Legislature in 1980, which is designed to expand the market of "affordable" housing, (SB 60) the City has established zoning regulations which encourage the use of manufactured housing on selected sites, while at the same time attempting to maintain continued increases in property values. While mobile homes provide alternative housing types and value, their presence in residential neighborhoods may be found to be compatible with existing residential development if the character of the neighborhood is maintained. To assure stability and upgrading in residential neighborhoods the City should maintain minimum design standards for all housing units, including mobile homes.

Condominium Development

Multiple family residential land use in the form of condominium development has become an increasingly popular type of housing which provides potential home owners an alternative to traditional single family detached units. This form of housing provides development incentives to developers allowing reasonably quick return on investments while at the same time it provides housing opportunities typically designed for one-person households, young families and older couples whose housing needs have changed after their children have grown and left their homes.

While condominium development in Rosemead has been accomplished, it has not come without some difficulties. Due to a limited availability of vacant land virtually all condominium projects or proposals are confronted with concerns of impact upon their respective neighborhoods. Moreover, there are significant concerns on the part of the City relative to the diminishing fiscal resources available to the City which would help pay for City services associated with increased residential densities, the School District's inability to accommodate higher enrollments in currently overcrowded classroom conditions and the lack of adequate water facilities to accommodate higher densities.

In addition are development and design concerns which include provisions for adequate parking facilities, development amenities, architectural design, separation of structures, building setbacks, buffering and landscaping.

AGING CONDITION

Provision of structurally sound units is a major concern in addressing regional and local housing goals. Important indicators of the condition of the existing housing supply are age, history of improvements and inspection for soundness.

Age of a structure has a significant effect on its physical condition. However, by itself, age is not a valid indicator of housing condition since proper care and continual maintenance will extend the physical and economic life of a unit. With an aging housing stock where many owners do not maintain high standards of upkeep and structural conditions, serious deterioration can thwart neighborhood conservation and rejuvenation efforts.

TABLE D
AGE OF STRUCTURES
ROSEMEAD

<u>Year Built</u>	<u>Number of Units</u>	<u>% of Total Units</u>
1970-1980	713	5.0
1960-1969	2,739	19.4
1950-1959	4,028	28.5
1940-1949	3,513	24.8
Prior to 1940	3,150	22.3
	<hr/>	<hr/>
	* 14,143	100.0

Source: U.S. Census, 1970
City of Rosemead Building Permits

*Note: The total units reported here and in Table C are in conflict due to a discrepancy in information collected in the 1980 Census and City of Rosemead building permit records.

For proper maintenance conditions, a structure will begin to exhibit minor physical deficiencies approximately 25 years after construction; while major physical defects will become apparent approximately 40 years after construction. As suggested in Table D, approximately 5,500 units of the City's housing stock are 15 to 40 years of age in 1980. By the year 2000 the present housing stock will have aged to the extent that 47.1% of the units will be in excess of 40 years old, and many of them would exceed 60 years of age. While the importance in repair and continued maintenance of older housing is significant in extending the life of a home, ongoing maintenance is important also from a neighborhood appearance and stability stand point. While it is easy enough to discuss the expectancy of a dwelling unit, its deterioration and neglect often times continues over extended periods of time before it becomes fully deteriorated. During that time period its effect on the neighborhood and surrounding units can be devastating.

Home Improvements

In 1979-80 the City of Rosemead instituted a residential rehabilitation program designed to assist qualifying homeowners with home improvements. The program was made available by the U.S. Department of Housing and Urban Development through its Community Development Block Grant Program. In its first year of administration approximately \$20,000 were expended for minor home improvements to 28 residents in the community (Figure 10). The program was continued in 1980-81 with a significant addition of funds. The overwhelming acceptance and participation of the program is evidence of need and interest on behalf of a selected portion of the community to participate in home improvements.

Housing Condition

The 1970 U.S. Census reports housing condition in terms of the number of dwelling units which lack some or all plumbing facilities. In 1970 there were reported to be 218 housing units (99, owner-occupied; 106, renter-occupied; and 13, vacant) which lack some or all plumbing facilities, a substandard condition.

Based upon SCAG analysis and updates (1977 Housing Needs Analysis, SCAG) there were a total of 431 substandard dwelling units (162, owner-occupied; 269, renter-occupied) which lack plumbing facilities and/or show evidence of physical deterioration to the extent that they should be demolished.

The estimated number of housing units reported to be in substandard condition raises a concern similar to other issues discussed under this section. That is the apparent need to monitor housing condition and encourage property maintenance. While the City has not actively sought the removal of all deteriorated units the private market has responded to such need, in limited proportions as evidenced by building demolition permits issued between the years 1970 and 1980. In that ten year time period a total of 356 dwelling units were demolished including substandard, marginally substandard and adequate housing units.



CITY OF ROSEMEAD

HOME IMPROVEMENT PROGRAM

1980

FIGURE 10

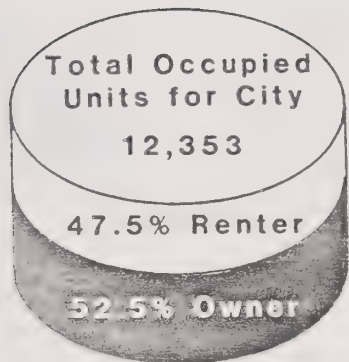
KEY

■■■ CDBG Target Area

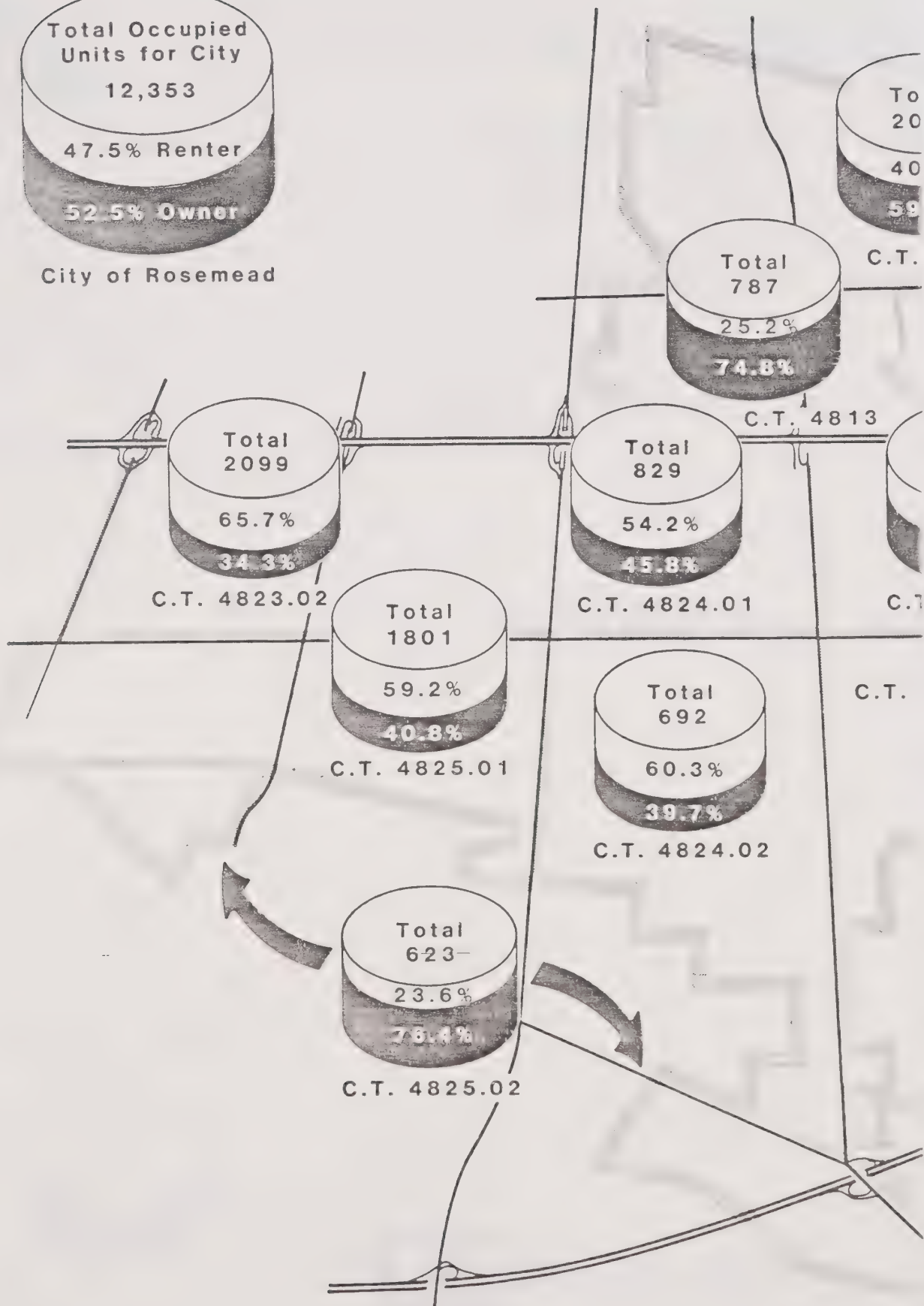
● Denotes One Residential
Unit In Program



WILLDAN ASSOCIATES
ENGINEERS ARCHITECTS & PLANNERS



City of Rosemead



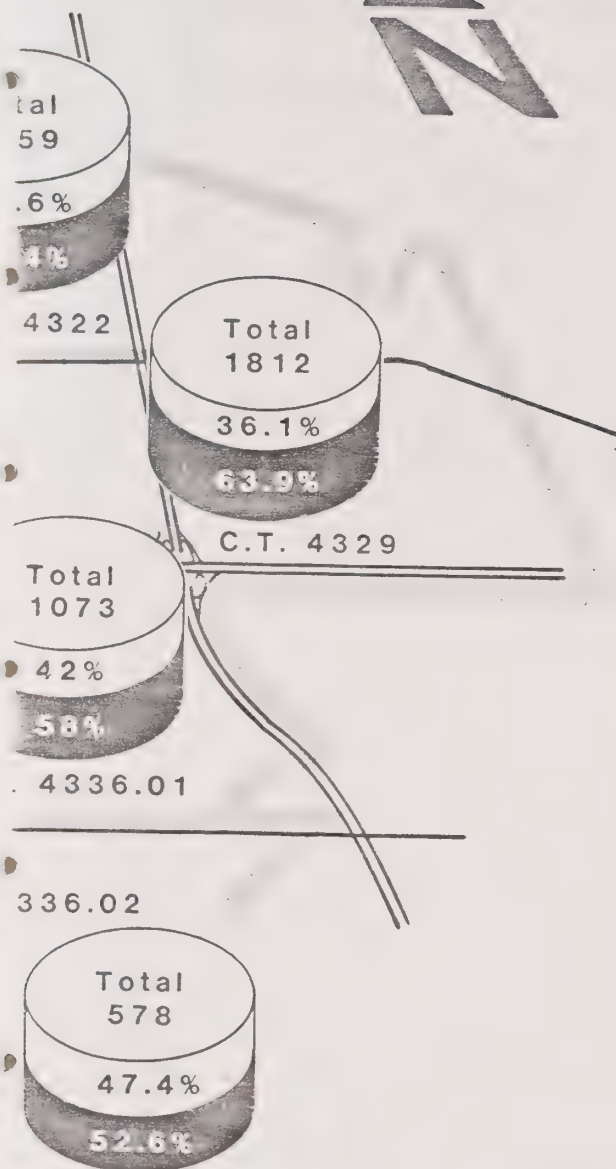
CITY OF ROSEMEAD

OWNER/RENTER OCCUPANCY

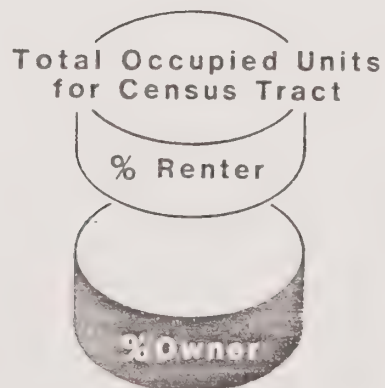
1970

SOURCE: U.S. CENSUS, 1970

FIGURE 12



KEY



WILLDAN ASSOCIATES
ENGINEERS ARCHITECTS & PLANNERS

SELECTED HOUSING CHARACTERISTICS

Owner/Renter-Occupied Units

As reported in the 1970 Census the distribution of owner-occupied to renter-occupied units is almost equally matched with a slightly greater percentage of owner occupied units. However, while citywide, there appears to be a near balanced mix in owner/renter-occupied units, the census tracts in the southern part of the community are more influenced by renters than census tracts north of the San Bernardino Freeway. Figure 12 illustrates this disparity. While the citywide balance of owner/renter-occupied units generally illustrates a less than stable housing market, neighborhoods south of the San Bernardino Freeway are further influenced by continuously changing tenancies. Continual turnover in tenancies tends to act as a disincentive to property owners to maintain housing units in adequate condition thereby negatively influencing neighborhood appearance and property value stabilization.

TABLE F

RENTAL OVERPAYMENT
Rosemead - 1969

<u>Income</u>	<u>Total Rental Households</u>	<u>% Paying in Excess of 25% of Income</u>	<u>Median Rent in % of Income</u>
Less than \$5,000	1,982	85%	35+%
\$5,000 to \$9,999	2,238	20%	21%
\$10,000 to \$14,999	1,271	1%	14%
\$15,000 +	412	0%	10%

SOURCE: U.S. Census, 1970

Overcrowding

Overcrowding is one of the few major housing problems to show significant improvement region-wide over the past few years. The principal factor in the decline of overcrowded situations has been a drop in average household size. However, a substantial number of overcrowded households still exist within the community, and thus the issue of overcrowding must not be dismissed or considered less serious in regards to the City of Rosemead.

Overcrowding - 1970

	<u>Persons per Room</u>		
	<u>1.0 or less</u>	<u>1.01 to 1.5</u>	<u>1.51 or more</u>
Households	11,367	1,166	459

Overcrowding is an important problem because of two basic reasons: first, a strong correlation exists between overcrowding and physical/psychological ill-health; and second, it is the key housing problem plaguing lower income families. Overcrowding may occur voluntarily, but the situation most often arises when families are unable to find adequate housing at affordable prices. Where overcrowding does exist, it frequently leads to more rapid deterioration of the housing stock since it subjects units to greater use than that for which they were originally designed. Thus, overcrowding is both a symptom of an inadequate supply, as well as a contributory cause to substandard housing.

According to U.S. Bureau of Census (1970) 12% of Rosemead's population resided in overcrowded conditions. Overcrowding exists when there are more than 1.01 persons per room.

The statistics on overcrowding do not accurately represent the overall problem. Incidences of overcrowding are unevenly dispersed throughout the population, as overcrowding is much more common among disadvantaged groups. Large families, lower-income and minority households constitute the majority of persons living in overcrowded conditions. As discussed earlier, lower-income large families constitute 707 of all Rosemead households in 1970 and may represent up to 44% of all households living in overcrowded conditions in 1970.

Finally, there is recent evidence in Rosemead, as well as in other communities, that due to increasing housing costs, inflation and a myriad of other factors many households are doubling up and sharing quarters to minimize housing payments and rent. While it is recognized that these living arrangements are contradictory to local zoning, and building and health codes, it presents an overcrowding effect which has not gone unnoticed. This trend in providing shelter, whether it is based upon economic or social needs has negative effects not only upon the wear and tear of the individual unit(s) but also upon the immediate neighborhood which tends to experience higher intense traffic, noise and activity.

Housing Sites

One of the greatest constraints to the production of new housing is the lack of available vacant land suitable for residential development. Almost all of the City's total acreage suitable for residential use has been developed. With the City at near capacity development, occasional demolition of dilapidated buildings account for some new housing construction opportunities. According to the Los Angeles County Engineer, Division of Building and Safety, there have been 356 demolitions between 1970 and 1980 and an average of 32 removals a year.

However, the total potential for new housing opportunities are more closely related to infill development of sporadic vacant lots. An analysis of City Land Use Maps (1981) indicates that there are approximately 40 acres of vacant land left to be developed. While zoning densities might yield 511 additional new residential units a more realistic outlook, which takes into account site constraints, projects an opportunity of up to 383 new residential units. Further concerns relative to the adequacy of water facilities, City services, and school facilities may further reduce this number or delay the authorization for construction pending the resolution of such public concerns. The following chart identifies the location of vacant residential land and the potential number of housing units which could be expected through development.

Energy Conservation

Energy conservation in residential units is a state wide concern and as such, specific state and local laws associated with passive and active systems of energy conservation have been enacted. The City's residential development is constructed in accordance with the Los Angeles County Building, Plumbing, Electrical, and

Mechanical Codes. Within these provisions specific requirements are contained to ensure that minimum energy conservation standards are met. Where appropriate and according to code, energy conservation provisions are an integral part of the City's residential development cycle, and in the limited areas of the City where future residential development will occur, the City's construction codes will continue to be implemented.

VACANT LAND		
<u>CENSUS TRACT</u> <u>ZONING</u>	<u>VACANT LAND</u> <u>ACREAGE</u>	<u>POTENTIAL</u> <u>HOUSING UNITS</u>
4322 - Total	4.70	72
4329 - Total	.83	22
4336.01 - Total	.62	5
4336.02 - Total	.87	27
4823.02 - Total	.90	10
4323.02 - Total	8.15	118
424.02 - Total	0	0
4824.02 - Total	13.11	180
4825.02 - Total	6.01	110
4825.02 - Total	5.50	40
CITY TOTALS	40.69	584

SOURCE: City of Rosemead, Planning Department, 1981

ANALYSIS AND SUMMARY

In reviewing the data presented under this section heading the housing needs for Rosemead become further defined.

1. Although there appears a trend in the housing type shifting from low to higher density residential development, that trend has subsided with the adoption of land use goals and policies which encourage existing and replacement single-family units.
2. Opportunities for a variety of affordable new housing should be advocated. However, the inclusion of mobile homes, manufactured type housing units or conventional housing units should not diminish property values, neighborhood stability or community character.
3. Earlier built residential structures in Rosemead are nearing their critical ages for maintenance and rehabilitation. Attention should be addressed towards the special care of these units through combined private and/or public assisted rehabilitation programs.
4. A substantial segment of the single-family housing stock is renter occupied. Where absentee landlords own units which are rented, special consideration for housing maintenance should be addressed.
5. As housing costs increase so will overcrowding. Where overcrowded units exist, additional efforts should be made to encourage the owner to enlarge the structure.
6. Home ownership should be encouraged to foster neighborhood stability, property maintenance and to achieve a normal and healthier distribution of housing tenure.
7. Affordability of housing for both rental and owner occupied units is of considerable concern to Rosemead residents. Although individual and family budgets may be adjusted to accommodate increasing housing costs, flexibility in all budgets is certainly limited. Analysis in this study suggests that many households are nearing their limits to afford housing.
8. Infill development on vacant and underutilized land area may provide additional housing opportunity. Such opportunities should be pursued and encouraged provided they result in housing compatible with all relevant City policies, standards and can be supported by existing services and existing (or upgraded by the developer) infrastructure.

HOUSING CONSTRAINTS

MARKET CONSTRAINTS

The State Housing Element Guidelines indicate that cost factors which contribute to housing sales prices or monthly rentals should be analyzed. The cost of new housing has of late been a frequently studied problem. Based on recent studies, direct costs such as land, site improvements, community amenities and construction represent 78 percent of all costs. The remaining 22 percent consists of indirect costs such as financing, sales and marketing, gross profit and overhead expenses. The four highest cost factors include land (12%), site improvements (12%), labor (16%) and material (35%). These four factors comprise three-fourths of the cost of new housing.

Once housing is constructed and bought, the owner is subject to recurring occupancy costs which include mortgage payments, property taxes, utilities and insurance. The recent substantial increases in interest rates have had a very detrimental effect on affordable new housing. An interest rate increase of only one percent means an additional \$43 in monthly payments on a mortgage of \$60,000.

In respect to rentals, recurring occupancy costs are incurred by the unit owner, who in turn passes the cost on to the tenant. Operating expenses for rental properties include property taxes, insurance, utilities, maintenance and replacement and management.

Aside from market constraints which are of a regional nature and inflation-induced, Rosemead has an obvious constraint which inhibits the provision of new and affordable housing: a lack of large parcels of vacant land to induce substantial new development.

GOVERNMENTAL CONSTRAINTS

The State of California has identified the following five areas as the most frequent constraints caused by local government limiting the expansion of the housing stock:

- o Local Land Use and Development Controls
- o Capacity of the Local Infrastructure and other Community Facilities
- o Local Permit Approval Process
- o Local Utilization of Federal and State Programs
- o Article 34 of the California Constitution

1. Local Land Use and Development Controls. As previously mentioned, very little vacant land remains in Rosemead for extensive residential development. Consequently, land use and development controls are not significant factors.
2. Capacity of the Local Infrastructure and Other Community Facilities. New construction in the City of Rosemead is generally infill development that utilizes the existing infrastructure; thus, such costs are not incurred by the developer and passed on to the buyer. In some instances, however, obsolete facilities may have to be upgraded at the developer's expense.
3. Local Permit Approval Process. Occasional residential development is subject to local permit processes such as zoning, environmental review, subdivision and other development standards. Although these processing requirements contribute to the cost of new housing, they are intended to protect and maintain public health, safety and welfare and to ensure environmental quality.
4. Local Utilization of Federal and State Programs. As will be discussed in greater detail, the City participates in a Residential Rehabilitation Program through the Community Development Block Grant Program. Federally and State Funded programs, although intended to increase housing opportunity, are subject to fluctuation, which poses a major constraint. The Federal and State governments should be encouraged to provide an adequate, predictable and steady flow of funds to assist in local housing provision.
5. Article 34 of the California Constitution. Article 34 contrains the development of public housing by requiring a local referendum to approve public ownership of housing units. The need for such referenda authority does not exist in Rosemead, as the City is classified as containing more than its fair share of low income households by SCAG.

CHAPTER THREE

HOUSING NEEDS

INTRODUCTION

In order to develop a workable, effective housing plan tailored to the City of Rosemead's housing environment, the community's immediate and projected needs must be identified and any obstacles to meeting these needs must be addressed. The housing needs identified in this element will provide the basic foundation for defining community goals and formulating appropriate policies and implementation measures.

Based on the premise that housing need must be addressed on a region-wide market area basis, Housing Element Guidelines issued by the State Department of Housing and Community Development require elements to be responsive to the housing needs of a fair share of those households who do not live in the locality but whose housing opportunities are affected by the planning decision of the locality. As such, this chapter will consider lower income household needs (fair share), immediate short-term needs, needs of special groups and future long-term housing needs.

FAIR SHARE ALLOCATION

The City of Rosemead accommodates a large proportion of lower income families, and therefore the Southern California Association of Governments, in its 1977 Regional Housing Allocation model has determined that Rosemead exceeds its commitment toward meeting a 1985 regional housing demand for low and moderate income families by 361 households. The U.S. Department of Housing and Urban Development interprets this negative fair share allocation as a zero need for additional low and moderate income households, and therefore, there exists no need to provide for the introduction of additional low and moderate income households into Rosemead.

IMMEDIATE NEEDS

Because of the absence of more current data on household characteristics, it is difficult to accurately estimate the extent of problems such as overpaying, overcrowding and the number of families living in generally "unsuitable" living conditions. However, data contained in earlier chapters suggest that there is a significant proportion of the population who face such problems. In order to preserve the community, existing neighborhoods and in light of the fact that there is deficient vacant land suitable for residential use, housing assistance should provide for maintaining and upgrading existing housing stock and accommodating existing residents.

The City of Rosemead is composed of a large proportion of special needs groups (57.4% Spanish; 13.6% elderly; 50.7% low and moderate income). These groups are most significantly affected by housing issues relative to affordability, availability and suitability. These issues are summarized as follows:

AFFORDABILITY

The importance of affordable housing as a major housing need in Rosemead is underscored by the fact that almost 18% or 2,364 families in Rosemead do not have the financial capability to meet their housing needs without sacrificing other essential needs, as determined in SCAG's 1977 Housing Assistance Plan. In addition, 9% of the population were found to be receiving equal or below poverty level incomes in 1970.

The greatest amount of overpaying is found among the very lowest income household where the majority is forced to pay more than 25% of their combined income for housing. These families are often living in "inadequate" housing, not by chance or choice. Overpaying problems of households with slightly higher incomes are less severe.

AVAILABILITY

The problem of housing availability is not only one of numbers, but also that of ensuring an adequate variety of housing types in order to meet challenging needs and a variety of preferential lifestyles.

In the past few years, the City of Rosemead has experienced a marked increase in the construction of multiple-family housing units. Between 1974-1978, 470 building permits were issued for multiple-family unit development, while only 218 building permits were issued for single-family unit development. This trend towards a higher density is typically characterized by situations of single-family units located on deep, narrow lots that have been added-on to, or several small lots that have been consolidated and cleared in order to accommodate higher density development. However, goals established in the Land Use Element suggest that this trend to higher density replacement housing will not continue at the same rate as it has in the past.

SUITABILITY AND HABITABILITY

The problem of suitability and habitability is a result of the number of households occupying dwellings in need of rehabilitation or replacement. An unsuitable dwelling is defined as a housing unit which in its present condition materially endangers the health, safety, or well-being of its occupants. The unit is also judged to be either economically feasible for repair ("needing rehabilitation") or dilapidated to the extent that it would cost more to repair than replace ("needing replacement"). Based upon the 1977 SCAG, Housing Needs Analysis (appendix) of Rosemead's total 13,627 housing units, 1,395 or approximately 10% are suitable for rehabilitation, and 431 or approximately 0.3% are suitable for replacement.

o	Total Housing Units Needing Rehabilitation	1,395
	Renter Occupied	845
	Owner Occupied	531
o	Total Housing Units Needing Replacement	431
	Renter Occupied	269
	Owner Occupied	162

These figures suggest a long-term goal which may be partially accomplished through appropriate program(s) suggested in this Housing Element. While the repair and removal of 100% of those units identified would represent an ideal, it is impractical for any City, and in particular Rosemead, which is struggling with diminishing revenue sources, to accomplish 100% of its housing effort within an initial five year time frame. As such, goals and quantified objectives contained in the following chapter identify benchmark objectives designed to accomplish a more reasonable, good faith effort in resolving housing issues.

SPECIAL NEEDS

In general, large families, minority households, the handicapped and elderly population and female-headed households have been found to carry the heaviest burden of housing-relating problems. For this reason, the special needs of these particular groups must be given individual attention. The Housing Assistance Plan (HAP, appendix), prepared by the Southern California Association of Governments (SCAG) identifies the needs of these particular groups, so that they may be differentiated and analyzed separately from the overall needs of the community. The data contained in the SCAG Housing Needs Analysis is summarized as follows:

LARGE FAMILIES

According to the Housing Assistance Plan, (HAP, Table II, appendix) a total of 2,364 lower income families residing in Rosemead require assistance. Of these 2,364 families, 30% are large families of 5 or more persons.

HANDICAPPED/ELDERLY

Elderly is defined by the U.S. Bureau of Census as persons age 62 or more. Of the total low income families identified in the Housing Assistance Plan (appendix), approximately 562 are elderly and 164 are handicapped. The majority of these handicapped/elderly families reside in renter-occupied units.

MINORITY HOUSEHOLDS

The most prevalent minority ethnic group in the community of Rosemead is of Spanish origin. While this group comprises 54.7% of the entire Rosemead population, 1,222 Spanish origin households, identified in the Housing Assistance Plan are lower income. Many of these families also have 5 or more members per household and reside in renter-occupied units.

FEMALE-HEADED HOUSEHOLDS

Approximately 1,067 (45%) of the lower income families identified in the Housing Assistance Plan (appendix) as requiring housing assistance, are female-headed households. The majority (70%) of female-headed households reside in renter-occupied units.

The information reported in the 1970 U.S. Census or Housing Assistance Plan is not broken down to reflect the specific housing problems, i.e., overcrowding, overpaying, etc. However, it should be a goal of the City of Rosemead to keep informed of the special needs of these groups and to "attain decent, affordable housing within a satisfying living environment for households of all socio-economic, racial, and ethnic groups within the community".

FUTURE NEEDS

Predicting future demands of the housing market involves a variety of complex issues relating to changing economic conditions (i.e. gasoline prices, interest rates, etc.). Faced with continued inflation and rising interest rates, the population may turn to communities such as the City of Rosemead where housing prices are comparatively lower. Additionally, housing demand will be augmented by the City's efforts toward replacing its substandard housing stock, estimated at 458 units as of 1977 (HAP, Table I; appendix).

The State Housing Element Guidelines require a five year projection of housing need which considers expected new household formation, adjustments in housing preferences, population growth, and increases in employment opportunity.

In projecting an average growth rate within the range of population forecasts discussed in Figure 2, Rosemead may find a future need to accommodate up to 235 additional households within the five year period ending in 1986. When considering the fact that the City experienced a vacancy rate of approximately 4.8% (647 total vacant units) in 1980, the expected increase of up to 235 new households does not present itself as a significant housing concern. This is not to suggest that new housing construction is not a primary goal. On the contrary, new housing construction is encouraged to decrease the dependence upon older housing. Moreover, in those cases where substandard units are vacant, their removal for reconstruction can be accomplished with no residential displacements.

CHAPTER FOUR
HOUSING PROGRAM

GOALS

The City of Rosemead hereby establishes several goals for its Housing program which are consistent with State and Regional Housing Policies as well as responsive to the immediate and projected housing needs of the community identified in this element. These goals are:

- o To attain decent and safe housing within a satisfying living environment for all socio-economic, racial, ethnic, and special needs groups within the City.
- o To encourage the maintenance and conservation of existing single-family homes and the preservation of existing low-density neighborhoods throughout the community.
- o To provide for a well balanced variety of housing arrangements, opportunities and densities, each appropriately located with references to topography, traffic circulation, community facilities and aesthetic consideration.
- o To encourage additional residential development on a one for one basis that is necessary to replace older deteriorated housing stock and which is consistent with existing neighborhood qualities.

OBJECTIVES

The City of Rosemead's Housing Program is designed, in general, to promote adequate housing opportunities for all residents of the community, regardless of income, age, race, ethnic background, or family size.

The policies, objectives and implementation measures outlined below are intended to direct the community towards the attainment of the housing goals stated herein, and respond to the City's housing issues identified by the California Department of Housing and Community Development as important priorities in addressing local problems. These issues are:

- o Preserving and maintaining existing neighborhoods and housing supply
- o Preserving affordability
- o Adequate provision of housing

PRESERVING AND MAINTAINING EXISTING NEIGHBORHOODS AND HOUSING SUPPLY

The City's housing stock is becoming and subject to increasing amounts of deterioration. While greater than 3,150 units (22.3%) of the City's housing stock are currently in excess of 40 years of age, within the next ten years an additional 25% of the housing stock will reach this age. In efforts to conserve the aging housing stock, minimize deterioration and preserve housing values in residential neighborhoods the City has administered a Community Development Block Grant Program, residential rehabilitation program, and zoning and building code courtesy inspection program. These programs should be continued consistent with the following objectives:

Objectives

The following objectives are intended to guide the day to day decision making process as well as to direct public and private efforts in resolving local housing issues and attainment of housing goals, in particular the preservation and maintenance of existing neighborhoods and housing stock:

1. Encourage the maintenance and repair of existing owner-occupied and rental housing to prevent deterioration and blight through residential rehabilitation programs and inspections. The City should achieve the rehabilitation of 42 residential units per year through a combination of various housing programs.

2. Promote the rehabilitation of substandard housing where economically feasible; or require removal of substandard units which cannot be economically rehabilitated and replacement of such units with new housing for households of all sizes and economic levels. The City should upgrade the quality of 13 substandard units per year through a combination of various housing programs.
3. Encourage the private sector and especially absentee landowners to preserve and enhance the City's residential neighborhoods through home repair and maintenance.
4. Promote citizen participation on a neighborhood level in the formulation and implementation of local self-help and city administration housing programs.

PRESERVING AFFORDABILITY

Maintaining a housing supply that offers housing opportunity and alternatives to all economic segments of the community is a high priority of the community. Although it is in the City's interest to provide affordable housing for all residents of the community regardless of income, age, race, ethnic background, or family size, the provision of affordable housing that is substandard or unsuitable for decent and safe living is against the best interest of the community and conflicts with the intent of the Housing Element. The City should pursue housing affordability consistent with the following:

Objectives

1. Support efforts of private lenders in providing creative financing methods to make home ownership available to a greater number of households.
2. Provide zoning and environmental incentives to minimize the cost of new or rehabilitated housing units. Incentives may include but are not limited to: joint public/private agreements in the provision of park and recreation amenities; reduction in plan processing periods; reduction in environmental processing periods; and other similar or unique incentives.
3. Encourage a wide variety of housing types, densities and construction techniques. However, such encouragement should not compete with or compromise neighborhood stability and sound planning practices.

ADEQUATE PROVISION

Adequate provision for the housing needs of all economic segments of the community is an issue of high priority. Market forces alone will not result in housing prices affordable to lower income families. Conscious decisions on the part of the City can strongly influence and dictate the price range of housing.

Special attention may be given to encouraging optimum use of vacant land where demolitions may occur as a result of code enforcement, and any additional land made available for residential development through land use or zoning redesignation.

To ensure adequate provision of housing for all economic segments of the community, the City of Rosemead should pursue the following objectives:

Objectives

1. Encourage the provision and continued availability of a range of housing types throughout the community, with a variety in the number of rooms and level of amenities.
2. Encourage the provision of alternative, affordable housing types through replacement housing on a one for one basis.
3. Encourage new construction for replacement of deteriorated units on a one for one basis.
4. Require housing developers to consciously plan and design for the special needs of elderly and handicapped residents.

IMPLEMENTATION MEASURES

ISSUES

In response to its short- and long-term housing needs, the City of Rosemead may pursue the implementation of a variety of programs listed below and summarized in Table G. The City may pursue these programs where consistent with the provision of available City services and within its physical, social, economic, and political limitations. Programs listed below have been selected as possible housing alternative programs based upon their design and capability in responding to one or more of the housing issues identified in the preceding section entitled "Issues and Policies". The text which follows identifies the description of various programs intended to address one or more of the following issues including: 1) the preservation and maintenance of existing neighborhoods and housing supply; 2) the preservation of housing affordability; 3) the provision of an adequate housing supply; and 4) the provision of adequate housing sites for new housing opportunities.

The inclusion of these programs are not categorically required to be implemented by the City merely by the adoption of this Housing Element. Rather, the programs are intended as options which will allow for the achievement of identified housing goals and objectives. Implementation of any individual program will be subject to further citizen input, funding availability and at the discretion of the City's legislative body.

PROGRAMS

Preserving and Maintaining Existing Neighborhoods and Housing Supply

The City may promote programs to maintain and repair its existing neighborhoods and housing supply. Wherever possible, these programs should encourage citizen and private sector participation. As a long range objective (5 to 20 years) and where feasible, the City should strive to upgrade up to 431 substandard housing units and provide guidance in the rehabilitation of up to 1,395 units which are suitable for rehabilitation. State housing policies suggest that a reasonable and good faith effort would require implementation of programs which achieve, annually, a minimum of three percent of the stated long-range objective. To that end the City should pursue programs which provide opportunities to upgrade a minimum of 13 substandard units and 42 rehabable units per year.

Existing housing rehabilitation programs administered by the City through the Community Development Block Grant program provide rehabilitation opportunities for 25 to 55 residential units per year.

It appears that as the City's allocation of CDBG program funds for housing increase with the successful completion of housing programs each year, that the City's effort in achieving Housing Element rehabilitation objectives can be accomplished solely through such CDBG programs. However, the City may choose to pursue a combination of the following programs (including CDBG rehabilitation) during the five-year implementation period of this Housing Element:

A. Home Improvement Low-Interest Loan Program

The City is currently administering a low-interest loan home improvement program to assist low-income homeowners in community development target areas to make minor home repairs and improvements. This program is financed through Community Development Block Grant funds and is proposed to be continued on an annual renewal basis according to grantee performance, interest, need, and CDBG funding.

B. Handyman Improvement Program

Using CDBG funds, the City has actively administered the Handyman Improvement Program which offers grants for minor home improvements and repairs. Eligible applicants for these grants must be elderly or handicapped low-income homeowners in the community development target area. This program is financed through CDBG funds and is proposed to be continued on an annual renewal basis according to grantee performance, interest, need, and CDBG funding.

C. Home Improvement Deferred Loan Program

Another ongoing City program is a deferred loan program to help elderly, handicapped or very low-income homeowners residing in the target areas to make major home repairs and improvements. Financed through CDBG funds, monthly principal and interest payments on these loans are deferred until the property is sold. This program is proposed to be continued on an annual renewal basis according to grantee performance, interest, need, and CDBG funding.

D. Youth Employment Program

This program could encourage the employment of community youths to perform minor property repairs for lower-income homeowners. This type of program promotes increased home maintenance and at the same time gainfully employs local youths. Outside funding sources, such as CDBG, could be utilized to fund this program.

F. Marks-Foran Residential Rehabilitation Act

As authorized under the Marks-Foran Residential Rehabilitation Act, the City may issue tax exempt revenue bonds to finance residential rehabilitation in designated neighborhood preservation areas. Bond proceeds would then be utilized to repair and upgrade existing housing stock within the selected neighborhood preservation areas.

F. Neighborhood Housing Services Program

The City may promote the establishment of a Neighborhood Housing Services (NHS) Program to reverse neighborhood deterioration. The NHS Program, sponsored under the Neighborhood Reinvestment Corporation (Washington D.C.) creates a working partnership of community residents, representatives of local financial institutions and local government. This program aims to encourage neighborhood reinvestment and to restore credit for homeowners.

G. Residential Property Report Program

This program would serve to prevent and correct disrepair of the housing stock through a voluntary or mandatory City-developed residential property reporting program, at the discretion of the City Council. This program would consist of an inspection report on code compliance relative to life and safety concerns prior to the sale of the property. In those cases where the structures are deficient in these areas, the property owner (seller) would be encouraged to participate in other housing repair programs; or where the owner may not qualify for such programs the owner may pursue other means of upgrading the property.

H. Property Maintenance Program

This program would establish a procedure intended to insure adequate levels of property maintenance. The program would focus on exterior upkeep to ensure protection of existing property values. If a property owner did not make the required repairs, the City could choose to do the repairs and charge the owner by means of a property lien. The City may provide some assistance to the lower-income property owners unable to pay for the repairs through a combination of other assistance programs available through the City.

Preserving Affordability

The City may take measures as feasible to ensure suitable housing is affordable to all community residents. Efforts to increase homeownership opportunities, to minimize housing costs, to provide for as many as 235 new dwelling units over the next five years and to encourage private sector involvement may be implemented through the following programs:

A. Equity Partnerships

To augment homeownership opportunities, the City may encourage private investors to enter into mortgage partnership plans with prospective lower-income home buyers. In these partnerships, the investor pays a certain percentage of the home buyer's mortgage. On sale of the house the investor is repaid his share of the original mortgage plus a share of the appreciated property value.

B. Graduated Payment Mortgage

This mortgage mechanism facilitates early homeownership for households that expect their incomes to rise substantially by offering smaller initial monthly payments which gradually increase over time. The City may encourage private funding institutions to issue graduated payment mortgages. Mortgage insurance for participating lenders is available through HUD's Section 245 program.

C. Tax Exempt Mortgage Revenue Bonds

The City and Redevelopment Agency may promote a low- and moderate-income homeownership assistance program financed by S.B. 99 authorized revenue bonds within the approved redevelopment project area. By utilizing these bonds, the City can develop a low-interest long-term mortgage loan fund for the purchase of homes in redevelopment areas. Security for the bonds is derived from the mortgage repayments, creating a self-financing mechanism.

D. Municipal Revenue Bonds

The City may consider issuing its own revenue bonds to augment the availability of below-market interest rate mortgages. A municipal bond issue requires two-thirds local voter approval and economic feasibility documentation.

E. GNMA Mortgage Purchase ("Tandem")

The City may promote, through the adoption of supporting resolutions and policy statements, private lending institution involvement in the GNMA Tandem program. This program is a secondary mortgage market created by the Government National Mortgage Association (GNMA) to purchase below-market interest rate mortgages issued by private lenders to low- and moderate-income home buyers. This program expands the availability of affordable home mortgages and facilitates investment in the housing market.

F. Section 8 Rental Assistance

The City presently delegates to the County Housing Authority the application of Section 8 rental subsidies to help low-income households to afford decent housing in the private market. HUD provides the subsidies so that the percentage of rent to income is no more than 25% of the household's adjusted gross income.

G. Share - A - House

To increase affordable housing options for the elderly, single parent households or the handicapped, the City may consider establishing various programs which bring together residents of these groups for house and rent sharing.

Adequate Provision

The City may pursue the following programs to promote an adequate supply of housing suitable for all economic segments and the special needs of elderly and handicapped residents.

A. Flexible Development Standards

To minimize the cost of new housing, the City may consider, where appropriate, alternative and flexible development standards with regard to lot sizes, parking, streets, setbacks and design. In order to maintain control consistent with the primary concerns for health, safety, welfare and property values the City may consider the use of overlay zones or planned development zones which provide such flexibility.

B. Density Bonuses

The City may consider the feasibility of offering density bonuses to new housing developers in exchange for the provision of a minimum amount of low- and moderate-income, elderly and handicapped units or housing of a certain type. Such density bonuses should only be offered in areas of the City conducive to higher density development patterns such as the Central Business District or along major thoroughfares.

C. Municipal Revenue Bonds

The City may consider issuing its own revenue bonds to augment the availability of below-market interest rate mortgages. A municipal bond issue requires two-thirds local voter approval and economic feasibility documentation.

Adequate Sites

To insure adequate sites for the future provision of up to 235 new units within five years the City may explore the feasibility of the following actions:

A. Vacant Lands from Demolitions

The City may pursue the utilization of lands vacated by the demolition of dilapidated buildings for possible residential building sites. This could include reconstruction of residential units on a one for one basis or the rezoning of commercial or industrial land for residential use.

B. Annexation

The City may consider the feasibility of annexing contiguous unincorporated lands for the future construction of housing provided that it can be shown to be an economic asset to the fiscal character of the community.

C. Residential Zoning

The City may pursue an evaluation of existing and commercial areas that are presently underutilized in respect to their designated land use. Consideration may be given to redesignating or expanding those areas for residential development.

Table G

IMPLEMENTATION PROGRAMS SUMMARY

<u>Housing Issue</u>	<u>Implementation Time Frame</u>	<u>Program Title</u>	<u>Funding Source</u>	<u>Administration</u>
Preserving and Maintaining Existing Neighborhoods and Housing Supply	Current and Ongoing	o Home Improvement Low-Interest Loans	CDBG	City/Lending Institution
		o Handyman Improvement Program	CDBG	City
		o Home Improvement Deferred Loans	CDBG	City/Lending Institution
	Short-Term (1-Year)	o Residential Property Report Program	City	City
		o Property Maintenance Program	City	City
	Short-Range (1-5 Years)	o Youth Employment Program	City, CDBG	City/Community Organization
		o Marks-Foran Residential Rehabilitation Bond	City/Bonds	City
		o Neighborhood Housing Services Program	Self-Sustaining	City
Preserving Affordability	Short-Range (1-5 Years)	o Equity Partnerships	Private	Private
		o Graduated Payment Mortgages	Private/HUD	Private
		o Tax Exempt Mortgage Revenue Bonds	Redevelopment Agency/Bonds	City/Redevelopment Agency

o Municipal Revenue Bonds	City/Bonds	City
o GNMA Tandem Program	GNMA	GNMA
o Section 8 Rental Assistance	HUD/County	County/City
o Share - A - House	City/Community Organization	City/Community Based Organization

Adequate Provision	Long-Range (5-20 Years)	o Flexible Development Standards	N/A	City
		o Density Bonuses	N/A	City
		o Revenue Bonds	City/Redevelopment Agency	City/Redevelopment Agency

Adequate Sites	Long-Range (5-20 Years)	o Vacant Lands from Demolition	N/A	City
		o Annexation	City	City
		o Residential Zoning	N/A	City

APPENDIX

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING ASSISTANCE PLAN - TABLE I. SURVEY OF HOUSING CONDITIONS

A. HOUSING STATUS AND CONDITION OF ALL HOUSING UNITS IN THE COMMUNITY

1. NAME OF APPLICANT

ROSEMEAD

2. APPLICATION/GRANT NUMBER

D - - - - -

4. PROGRAM YEAR

FROM:

TO:

3. ☐ ORIGINAL☐ AMENDMENT, DATE:

5. DATE OF HOUSING SURVEY(S) USED

STATUS AND CONDITION OF ALL HOUSING UNITS

YEAR
OF
ESTIMATE

NUMBER OF HOUSING UNITS

ALL UNITS.

OWNER

RENTER

TOTAL

SUBTOTAL
SUITABLE
FOR
REHABILITATION*

TOTAL

SUBTOTAL
SUITABLE
FOR
REHABILITATION*

TOTAL

SUBTOTAL
SUITABLE
FOR
REHABILITATION*

(a)

(b)

(c)

(d)

(e)

(f)

(g)

1	1. Occupied Units - Total		13,379	1,376	7,119	531	6,260	845
2	a. Substandard		431	0	162	0	269	0
3	b. Standard and All Other (line 1 minus line 1a)		12,948	1,376	6,957	531	5,991	845
4	2. Vacant Available Units - Total		218	19	37	0	181	19
5	a. Substandard		27	0	21	0	6	0
6	b. Standard and All Other (line 2 minus line 2a)		191	19	16	0	175	19
7	3. Housing Stock Available - Total (sum of lines 1 and 2)		13,597	1,395	7,156	531	6,441	864
8	4. Vacancy Rate (line 2 + 3)		1.6%	1.4%	0.5%	0%	2.8%	0%

* Units "Suitable for Rehabilitation" must be included as a subtotal if the applicant is proposing a rehabilitation program on Table III, Goals for Lower Income Housing Assistance.

B. DEFINITIONS, DATA SOURCES, AND METHODS (Attach additional pages)

1. Definition of "substandard" used.
2. Definition of "suitable for rehabilitation" used.
3. Data sources and methods used.

1. NAME OF APPLICANT					2. APPLICATION/GRANT NUMBER					3. <input type="checkbox"/> ORIGINAL <input type="checkbox"/> AMENDMENT, DATE:						
ROSEMEAD					4. FISCAL YEAR					5. DATE OF HOUSING SURVEY (if used)						
					FROM: TO:											
STATUS OF HOUSEHOLDS REQUIRING ASSISTANCE					NUMBER OF HOUSEHOLDS											
					ALL HOUSEHOLDS				ALL FEMALE-HEADED HOUSEHOLDS				ALL MINORITY HOUSEHOLDS			
					TOTAL	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (4 or less persons)	LARGE FAMILY (5 or more persons)	TOTAL	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (4 or less persons)	LARGE FAMILY (5 or more persons)	TOTAL	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (4 or less persons)	LARGE FAMILY (5 or more persons)
(a)					(b-1)	(b-2)	(b-3)	(b-4)	(c-1)	(c-2)	(c-3)	(c-4)	(d-1)	(d-2)	(d-3)	(d-4)
1	A. OWNER HOUSEHOLDS (Excluding displacers)				810	320 (56)	178	312	322	164 (25)	35	123				
2	B. RENTER HOUSEHOLDS (Excluding displacers)				1554	406 (108)	767	381	745	273 (49)	285	187				
3	C. HOUSEHOLDS EXPECTED TO BE DISPLACED IN PROGRAM YEAR (Sum of lines C1 and C2)															
4	1. Owners															
5	2. Renters															
6	D. ADDITIONAL FAMILIES EXPECTED TO RESIDE IN COMMUNITY (Sum of lines D1 and D2)															
7	1. As a result of planned employment				62	3	52	14								
8	2. Already employed in locality															
9	E. TOTAL HOUSING ASSISTANCE NEEDS (Sum of lines A, B, C, and D)															
10	Percent of Total				100%	%	%	%								

HOUSING ASSISTANCE PLAN - TABLE II. HOUSING ASSISTANCE NEEDS OF LOWER INCOME HOUSEHOLDS

1. NAME OF APPLICANT ROSEMEAD		2. APPLICATION/GRANT NUMBER 0 - - - - -		3. <input type="checkbox"/> ORIGINAL <input type="checkbox"/> AMENDMENT, DATE:		4. PROGRAM YEAR		FORM 101													
STATUS OF HOUSEHOLDS REQUIRING ASSISTANCE		PROVIDE DATE FOR EACH CATEGORY OF MINORITY HOUSEHOLD, AS APPROPRIATE																			
		(Check appropriate box) 1. <input checked="" type="checkbox"/> BLACK/NEGRO 2. <input type="checkbox"/> SPANISH-AMERICAN 3. <input type="checkbox"/> AMERICAN INDIAN 4. <input type="checkbox"/> ORIENTAL 5. <input type="checkbox"/> ALL OTHER MINORITIES				(Check appropriate box) 1. <input type="checkbox"/> BLACK/NEGRO 2. <input checked="" type="checkbox"/> SPANISH-AMERICAN 3. <input type="checkbox"/> AMERICAN INDIAN 4. <input type="checkbox"/> ORIENTAL 5. <input type="checkbox"/> ALL OTHER MINORITIES				(Check appropriate box) 1. <input type="checkbox"/> BLACK/NEGRO 2. <input type="checkbox"/> SPANISH-AMERICAN 3. <input type="checkbox"/> AMERICAN INDIAN 4. <input type="checkbox"/> ORIENTAL 5. <input type="checkbox"/> ALL OTHER MINORITIES											
		TOTAL	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (4 or less persons)	LARGE FAMILY (5 or more persons)	TOTAL	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (4 or less persons)	LARGE FAMILY (5 or more persons)	TOTAL	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (4 or less persons)	LARGE FAMILY (5 or more persons)								
(a)	(a-1)	(a-2)	(a-4)	(a-5)	(1-1)	(1-2)	(1-3)	(1-4)	(2-1)	(2-2)	(2-3)	(2-4)									
A. OTHER HOUSEHOLDS (excluding displaced) - Total		NEGLECTABLE				367				52 (29)				58				257			
D. RENTER HOUSEHOLDS (excluding displaced) - Total						855				90 (56)				364				402			
C. HOUSEHOLDS EXPECTED TO BE DISPLACED IN PROGRAM YEAR (Sum of lines 1 and 2)																					
Omit:																					
Renters																					
D. TOTAL (Sum of lines A, D, and C)																					



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